

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND**

In Re: Kristin M. Allard,

Debtor

Charles A. Pisaturo, Jr., Chapter 7 Trustee

Plaintiff

VS.

Theresa Primo &
Janis A. Goneconte,

Defendants

Chapter 7
No. 18-10820

A.P. No. 1:19-ap-01008

ANSWER

Now comes the Defendant, Janis A. Goneconte, in the above-entitled matter and hereby answers the Complaint as follows:

1. Defendant, Janis A. Goneconte, hereby admits the allegations contained in Paragraph 1 of the Plaintiff's Complaint.
2. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 2 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
3. Defendant, Janis A. Goneconte, hereby admits the allegations contained in Paragraph 3 of the Plaintiff's Complaint.
4. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 4 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

Jurisdiction and Venue

5. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 5 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
6. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 6 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
7. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 7 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

Facts

8. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 8 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
9. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 9 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
10. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 10 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
11. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 11 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.

12. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 12 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
13. Defendant, Janis A. Goneconte, hereby admits to the allegations contained in Paragraph 13 of the Plaintiff's Complaint.
14. Defendant, Janis A. Goneconte, hereby admits to the allegations contained in Paragraph 14 of the Plaintiff's Complaint.
15. Defendant, Janis A. Goneconte, hereby admits to the allegations contained in Paragraph 15 of the Plaintiff's Complaint.
16. Defendant, Janis A. Goneconte, hereby admits to the allegations contained in Paragraph 16 of the Plaintiff's Complaint.
17. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 17 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
18. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 18 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
19. Defendant, Janis A. Goneconte, is without information or knowledge to either admit or deny the allegations contained in Paragraph 19 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.
20. Defendant, Janis A. Goneconte, is without information or knowledge to either admit or deny the allegations contained in Paragraph 20 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.

21. Defendant, Janis A. Goneconte, is without information or knowledge to either admit or deny the allegations contained in Paragraph 21 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.

22. Defendant, Janis A. Goneconte, is without information or knowledge to either admit or deny the allegations contained in Paragraph 22 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.

23. Defendant, Janis A. Goneconte, is without information or knowledge to either admit or deny the allegations contained in Paragraph 23 of the Plaintiff's Complaint and leaves the Plaintiff to his proof thereon.

24. Defendant, Janis A. Goneconte, hereby admits that money was owed to Laurel Hill, Peter Goneconte and/or Janis Goneconte. As to the remainder of the paragraph, Defendant is without sufficient information or knowledge to either admit or deny and leaves the Plaintiff to his proof thereon.

25. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 25 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

26. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 26 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

27. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 27 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

28. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 28 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

29. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 29 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

30. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 30 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

31. Defendant, Janis A. Goneconte, hereby admits that money owed was unpaid. As to the remainder of the paragraph, the Defendant is without sufficient information and knowledge to either admit or deny and leaves the Plaintiff to his proof thereon.

32. There is no 32 listed in the Plaintiff's Complaint.

33. There is no 33 listed in the Plaintiff's Complaint.

34. There is no 34 listed in the Plaintiff's Complaint.

35. There is no 35 listed in the Plaintiff's Complaint.

36. There is no 36 listed in the Plaintiff's Complaint.

37. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 37 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

38. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 38 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

39. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 39 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
40. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 40 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
41. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 41 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
42. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 42 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
43. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 43 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
44. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 44 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.
45. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 45 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

46. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 46 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

47. Defendant, Janis A. Goneconte, hereby admits the allegations contained in Paragraph 47 of the Plaintiff's Complaint.

48. Defendant, Janis A. Goneconte, hereby admits the allegations contained in Paragraph 48 of the Plaintiff's Complaint.

49. Defendant, Janis A. Goneconte, hereby admits the allegations contained in Paragraph 49 of the Plaintiff's Complaint.

50. Defendant, Janis A. Goneconte, hereby denies the allegations contained in Paragraph 50 of the Plaintiff's Complaint.

51. Defendant, Janis A. Goneconte, hereby denies the allegations contained in Paragraph 51 of the Plaintiff's Complaint.

Count I

**(Fraudulent Transfer of the Property Under
11 U.S.C. § 548 and R.I. Gen. Laws. § 6-16-1 et seq.)**

52. The Defendant hereby incorporates Paragraphs 1 through 51 of this Answer as if fully set forth herein.

53. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 53 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

54. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 54 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

55. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 55 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

56. Defendant, Janis A. Goneconte, hereby denies the allegations contained in Paragraph 56 of the Plaintiff's Complaint.

57. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 57 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

58. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 58 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

Count II

Recovery of Hudson Street Transfer and of Subsequent Transfer(s) from Janis Goneconte (11 U.S.C. § 550)

59. The Defendant hereby incorporates Paragraphs 1 through 58 of this Answer as if fully set forth herein.

60. Defendant, Janis A. Goneconte, hereby denies the allegations contained in Paragraph 60 of the Plaintiff's Complaint.

61. Defendant, Janis A. Goneconte, hereby admits that she holds a mortgage on the Hudson Street Property. As to the remainder of the paragraph, the Defendant is without sufficient information and knowledge to either admit or deny and leaves the Plaintiff to his proof thereon.

62. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 62 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

63. Defendant, Janis A. Goneconte, is without sufficient information or knowledge to either admit or deny the allegations contained in Paragraph 63 of the Plaintiff's Complaint but leaves the Plaintiff to his proof thereon.

WHEREFORE, the Defendant, Janis A. Goneconte, prays that this Honorable Court determine, declare, and enter judgment for the Defendant as follows:

- A. Dismiss the Plaintiff's Complaint in its entirety;
- B. Assess the Defendant, Janis A. Goneconte's, attorney's fees and determine that the Defendant is entitled to payment thereof, as well as costs and other expenses incurred by Defendant in this proceeding; and
- C. Grant the Defendant, Janis A. Goneconte, any and all such other and further relief as this Honorable Court deems meet and just.

Defendant,
Janis A. Goneconte,
By her attorney,

/s/ Frank S. Lombardi
Frank S. Lombardi, Esquire (#3957)
370 Atwood Avenue
Cranston, RI 02920
Tel: (401) 453-3900
Fax: (401) 453-3920
fsl@lombardilawri.com

CERTIFICATION

I, the undersigned, hereby certify that on the 12th day of April, 2019, a copy of the foregoing document was electronically filed and served on the following parties:

Matthew J. McGowan, Esquire, #2770
Salter McGowan Sylvia & Leonard, Inc.
56 Exchange Terrace, Suite 500
Providence, RI 02903
Tel. (401) 274-0300
Fax (401) 453-0073
mmcgowan@smsllaw.com

The document(s) electronically filed and served are available for viewing and downloading from the Court's CM/ECF system, and that all participants in the case are registered CM/ECF users and that service will be accomplished by the CM/ECF system.

/s/ Alexander B. Terry